

power of inertia. And my legislation has incentivized many employers to implement automatic enrollment in their 401(k) plans.

However, the current safe harbor sets a minimum default level of contributions of 3 percent in the first year. Under the existing rules, employers can set the default at a higher percentage if they want to but many employers just stick with the floor amount of 3 percent. We all know that 3 percent is not enough savings for most American families—in fact, many financial institutions recommend that employees save at least 10 percent of their salary. So my proposal would keep the existing automatic enrollment but it would create a second safe harbor. And this second safe harbor would set the minimum default contribution rate at 6 percent in the first year, 8 percent in the second year and 10 percent in all subsequent years. Now remember, employees can lower the rate if it's too high for them—but this proposal would use the power of inertia to encourage employees to save more.

Finally, my bill would help consolidate and simplify the many employee notices required by retirement plans. The current rules require retirement plans to provide employees with lots of information regarding their plans. Although well intended, it has become information overload with many employees just ignoring the many notices—or even worse, it confuses employees. My bill would direct the Secretaries of Treasury and Labor to review the current retirement plan reporting and disclosure rules and make recommendations to improve these requirements.

Let me conclude by saying that I also intend to keep working on allowing for greater disclosure to participants in an electronic manner. We certainly need to protect employees without computers or individuals who just prefer paper. However, electronic disclosure provides many efficiencies, saves participants money that could otherwise be taken from their retirement accounts, and provides easy access to educational and financial tools. And, therefore, I plan to continue working on this issue.

My legislation provides common-sense reforms that will help Americans prepare for a financially secure retirement. I urge my colleagues to join me in supporting “The Retirement Plan Simplification and Enhancement Act.”

RAFAEL RESENDEZ

HON. ED PERLMUTTER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 22, 2013

Mr. PERLMUTTER. Mr. Speaker, I rise today to recognize and applaud Rafael Resendez for receiving the Arvada Wheat Ridge Service Ambassadors for Youth award. Rafael Resendez is a 12th grader at Jefferson High School and received this award because his determination and hard work have allowed him to overcome adversities.

The dedication demonstrated by Rafael Resendez is exemplary of the type of achievement that can be attained with hard work and perseverance. It is essential students at all levels strive to make the most of their education and develop a work ethic which will guide them for the rest of their lives.

I extend my deepest congratulations to Rafael Resendez for winning the Arvada Wheat Ridge Service Ambassadors for Youth award. I have no doubt he will exhibit the same dedication and character in all of his future accomplishments.

EAST BAY PROFILE: VETERAN OF RICHMOND'S NEIGHBORHOOD WARS CHANGES LIFE

HON. GEORGE MILLER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 22, 2013

Mr. GEORGE MILLER of California. Mr. Speaker, I rise today to commend my colleagues to read the following article, titled “East Bay Profile: Veteran of Richmond's neighborhood wars changes life,” posted in the West County Times on May 21, 2013.

I've had the opportunity to meet this extraordinary young man, Eric Welch, a number of times, both here in Washington and in my district in Richmond, California, during visits with the City of Richmond's Office of Neighborhood Safety's Peacekeeper Fellowship program, of which Eric is a member.

Eric's only 24 years old but has had a long history of involvement with gun violence. At 14, he was almost killed in a shooting, and by the time he was 22 he had already been shot on four separate occasions. But now, he is on a new path in life now, and that is very encouraging.

I was so proud to read that this fall Eric will start classes at Tallahassee Community College in Florida, and that he hopes to later transfer to Florida A&M University. And just as exciting, Eric has been selected as a Summer Policy Fellow for the Campaign for Youth Justice in Washington, D.C. this summer where he will write for the group's blog, brief congressional committees on his experience, and work with grass-roots groups to reduce youth crime.

The Richmond ONS Peacemaker Fellowship exists to save lives—Eric is a living testament to that. It is designed to create a viable space for at-risk individuals ages 16–25 to contribute in a real way to building and sustaining community peace, health and well-being—with the express purpose of eliminating gun violence in Richmond. Time and again I'm blown away by the work these young men do to develop a positive life path forward and mentor other young men in similar situations.

I wish Eric all the best, both in Washington this summer and at school this fall. I hope his successes will serve as inspiration for many more to follow in his steps.

[From the Contra Costa Times, May 21, 2013]

EAST BAY PROFILE: VETERAN OF RICHMOND'S NEIGHBORHOOD WARS CHANGES LIFE

(By Robert Rogers)

RICHMOND.—Eric Welch's mind and heart are on a higher plane, but the street reflexes remain.

He'll be in Washington, D.C., this summer, wearing tailored suits and briefing Congress. But for now, Welch still tenses when certain cars round the block.

He has good reason. He was shot four times before his 22nd birthday.

“At first, getting shot was a source of anger,” Welch said. “Now I look back at it differently. I wonder why I got so lucky in a

place where people like me get killed all the time.

Welch, now 24 but with the weary face and measured speech of an older man, has gone from self-described “goon” and survivor of multiple episodes of gun violence to celebrated member of the Office of Neighborhood Safety's fellowship program. The program appeals to about 50 violent residents with incentives, including small cash stipends, if they give up gunplay and pick up education and job training.

The program is unique in the region, a city-sponsored department that stems violence through intervention in the lives of violent offenders. For his efforts, Welch earned an internship with the Campaign for Youth Justice, a Washington, D.C.-based nonprofit focused on juvenile justice.

Welch will serve as a “policy fellow” from June 10 to Aug. 9, writing for the group's blog, briefing congressional committees on his experience and working with grass-roots groups to reduce youth crime.

It's a far cry from Welch's teen and early adult years, a haze of neighborhood beefs and sporadic gunfire, interrupted by hospital and jail stints. He bounced between a dozen schools, toting guns when most kids still were watching Saturday morning cartoons.

Guns and violence permeated his rugged south Richmond neighborhood. It was only when he enrolled in the Office of Neighborhood Safety program after a 2010 jail stint that he turned away from crime.

“Eric is a shining example to other young people in Richmond and beyond that people can change, and in the virtue of hard work,” said program director DeVone Boggan.

CHEATING DEATH

Welch leans on a black gate in front of a California bungalow home at 26th Street and Virginia Avenue.

“This is the spot where I got shot that first time, almost died, man,” Welch says, looking down the street. “I was 14.”

Welch re-enacts the scene from a decade ago. He was “hanging” with another teen a few blocks from the apartment where he grew up with his mother and sister.

One block west, a car glided around the corner. Rifles poked through the windows and spit flames from the barrels, a nano-second before the crackle of gunfire.

“I don't remember the car, just the flame spit out in the night; it was AK-47s,” Welch said.

Welch and his friend dove to the sidewalk and crawled for cover.

“The bullets was whistling by, and ricocheting all over the concrete, too,” Welch said.

The pain was an intense heat, Welch remembered. A large-caliber slug struck Welch underneath his left arm, collapsing his lung and breaking his clavicle. Welch's friend was hit in the hip. The car screeched away.

“Lot of blood, out my mouth, out my chest. I thought I was going to die,” Welch said. “I couldn't breathe.”

Three scars mark his upper torso. One is the entry point near his armpit. One is the spot in his side where doctors plunged a tube to help him breathe. The exit wound is on his back, knotted into a mound of dark scar tissue the size of a golf ball.

LOW POINTS

Welch survived, but his innocence didn't. “After that, I was bouncing around schools, just living the neighborhood life,” Welch said. “I was angry. I was vengeful.”

His drive for vengeance intensified after the 2006 killing of Sean “Shawny Bo” Melson, a pint-size 15-year-old police say was a charismatic, up-and-coming neighborhood leader. To this day, odes to “Shawny Bo” and old photos are posted on social networking sites.